



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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FIRST HORIZON CORPORATION

BHC Name

City/State [MEMPHIS, TN](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [80,300,257](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST HORIZON CORPORATION
165 MADISON AVENUE
MEMPHIS, TN 38103

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	86,423,464	87,041,155	87,540,982	64,111,872	41,746,748
Net income (\$000)	633,736	772,332	998,877	845,492	440,908
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.62	2.79	31	2.32	2.65	24	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40
+ Non-interest income	0.98	0.94	58	1.23	1.09	63	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68
- Overhead expense	2.24	2.18	60	2.40	2.21	66	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
- Provision for credit losses	0.08	0.10	47	-0.38	-0.12	10	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50
+ Securities gains (losses)	0	0	63	0	0.01	23	0	0.01	23	-0.01	0.02	0	0	0.01	23
+ Other tax equivalent adjustments	0	0	48	0	0	81	0	0	17	0	0	0	48	0	0
= Pretax net operating income (tax equivalent)	1.29	1.46	33	1.55	1.76	34	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36
Net operating income	0.98	1.10	33	1.18	1.34	40	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31
Net income	0.98	1.10	33	1.18	1.34	40	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.06	3.36	27	2.72	3.12	24	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52
Interest expense	0.24	0.35	32	0.22	0.26	49	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60
Net interest income (tax equivalent)	2.82	3.01	31	2.50	2.85	23	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.09	59	0	0.12	15	0	0.11	12	0.25	0.27	60	0.09	0.21	38
Earnings coverage of net loan and lease losses (X)	25.30	36.38	50	637.78	26.30	96	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.17	54	1.32	1.32	54	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	55	1.30	1.30	54	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.52	0.39	74	0.64	0.58	63	0.51	0.49	58	0.68	0.71	52	0.58	0.57	53
30–89 days past due loans and leases / Total loans and leases	0.19	0.33	41	0.16	0.29	33	0.20	0.32	39	0.17	0.39	20	0.12	0.43	13
Liquidity and Funding															
Net noncore funding dependence	-0.67	5.89	23	-15.38	-3.31	15	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59
Net short-term noncore funding dependence	-2.23	0.87	26	-17.10	-9.17	22	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86
Net loans and leases / Total assets	71.45	63.09	71	62.98	58.81	63	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Capitalization															
Tier 1 leverage ratio	9.79	9.22	70	8.14	9.07	24	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33
Holding company equity capital / Total assets	9.95	9.68	54	9.30	10.79	25	9.20	10.71	26	9.51	11.16	27	11.04	12.43	34
Total equity capital (including minority interest) / Total assets	10.31	9.81	55	9.64	10.91	29	9.53	10.82	29	9.86	11.29	31	11.72	12.57	41
Common equity tier 1 capital / Total risk-weighted assets	9.94	11.79	23	10.09	12.64	10	9.92	12.42	12	9.68	12.38	7	9.20	12.17	4
Net loans and leases / Equity capital (X)	7.18	6.64	65	6.77	5.47	78	6.75	5.53	76	7.28	5.58	80	6.58	5.21	78
Cash dividends / Net income	42.76	31.93	72	36.26	27.22	70	36.98	28.27	68	33.91	42.30	39	41.70	33.12	67
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-9.30	6.04	3	6.63	9.51	42	5.80	10.50	35	94.42	16.68	98	6.07	9.26	50
Equity capital	-3.03	-3.83	57	4.95	7.52	44	2.34	7.46	30	67.58	6.99	96	6.47	10.49	43
Net loans and leases	2.90	14.48	9	-6.71	-0.66	20	-5.02	3.36	22	85.31	9.07	98	12.20	9.10	71
Noncore funding	-40.70	36.20	2	-33.27	-21.64	33	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	10.41	1.02	93
Long-term debt / Equity capital	9.99	11.91	53	9.67	10.65	55	9.72	10.95	54	9.93	13.56	52	0	13.04	13
Equity investment in subsidiaries / Equity capital	95.49	104.01	11	102.73	103.15	51	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67
Cash from ops + noncash items + op expense / Op expense + dividends	128.52	118.32	58	173.81	155.61	66	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,558,825	1,488,167	1,964,733	1,740,461	1,425,569	4.75	164.58
Income from lease financing receivables.....	23,719	18,843	25,589	11,258	0	25.88	
Fully taxable income on loans and leases.....	1,556,376	1,478,570	1,952,004	1,715,920	1,393,297	5.26	171.63
Tax-exempt income on loans and leases.....	26,168	28,440	38,318	35,799	32,272	-7.99	61.55
Estimated tax benefit on income on loans and leases.....	7,205	7,591	10,243	9,832	8,287	-5.08	-18.06
Income on loans and leases (tax equivalent).....	1,589,749	1,514,601	2,000,565	1,761,551	1,433,856	4.96	165.86
Investment interest income (tax equivalent).....	139,773	91,568	117,657	103,729	117,807	52.64	92.10
Interest on balances due from depository institutions.....	63,047	11,279	17,079	4,273	18,956	458.98	696.25
Interest income on other earning assets.....	47,175	25,561	40,429	51,575	70,338	84.56	45.26
Total interest income (tax equivalent).....	1,839,744	1,643,009	2,175,730	1,921,128	1,640,957	11.97	158.71
Interest on time deposits of \$250K or more	3,048	5,616	6,917	11,431	21,343	-45.73	-30.09
Interest on time deposits < \$250K.....	8,456	13,748	17,637	27,879	62,683	-38.49	112.36
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	60,535	48,218	55,966	113,106	223,189	25.54	27.98
Interest on other borrowings and trading liabilities.....	49,002	40,279	52,613	61,061	102,512	21.66	13.93
Interest on subordinated debt and mandatory convertible securities	22,726	22,726	30,301	22,084	4,564	0.00	563.92
Total interest expense.....	143,767	130,587	163,434	235,561	414,291	10.09	40.84
Net interest income (tax equivalent).....	1,695,977	1,512,422	2,012,296	1,685,567	1,226,666	12.14	178.46
Non-interest income.....	637,929	805,268	1,049,266	1,485,887	637,726	-20.78	79.21
Adjusted operating income (tax equivalent)	2,333,906	2,317,690	3,061,562	3,171,454	1,864,392	0.70	141.85
Overhead expense.....	1,454,485	1,567,393	2,095,173	1,733,288	1,229,126	-7.20	115.04
Provision for credit losses.....	50,000	-245,000	-310,000	489,000	47,000		
Securities gains (losses)	1	0	0	-4,108	-267		-99.78
Other tax equivalent adjustments	0	1	-1	0	-1	-100.00	
Pretax net operating income (tax equivalent).....	834,590	1,011,853	1,296,915	943,985	594,286	-17.52	185.73
Applicable income taxes	183,080	221,983	274,494	76,084	133,291	-17.53	216.18
Tax equivalent adjustments	9,188	8,952	12,110	10,909	8,622	2.64	4.08
Applicable income taxes (tax equivalent).....	192,268	230,935	286,604	86,993	141,913	-16.74	188.12
Minority interest	8,586	8,586	11,434	11,500	11,465	0.00	0.36
Net income before discontinued operations, net of minority interest	633,736	772,332	998,877	845,492	440,908	-17.95	192.31
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	633,736	772,332	998,877	845,492	440,908	-17.95	192.31
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	642,322	780,918	1,010,311	856,992	452,373	-17.75	185.02
Investment securities income (tax equivalent).....	139,773	91,568	117,657	103,729	117,807	52.64	92.10
US Treasury and agency securities (excluding mortgage-backed securities)	14,081	9,552	13,000	10,661	5,612	47.41	999999.00
Mortgage-backed securities	115,995	65,204	92,379	78,709	106,394	77.90	60.69
All other securities	9,697	16,812	12,278	14,359	5,801	-42.32	1598.72
Cash dividends declared.....	270,972	280,078	369,360	286,689	183,861	-3.25	296.00
Common	246,776	250,619	332,102	263,280	177,661	-1.53	286.94
Preferred.....	24,196	29,459	37,258	23,409	6,200	-17.87	420.34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.84	3.12	27	2.52	2.90	21	2.49	2.85	22	3	3.27	26	3.93	4	45
Less: Interest expense	0.22	0.33	33	0.20	0.24	49	0.19	0.23	49	0.37	0.48	38	0.99	0.98	59
Equals: Net interest income (tax equivalent)	2.62	2.79	31	2.32	2.65	24	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40
Plus: Non-interest income	0.98	0.94	58	1.23	1.09	63	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68
Equals: adjusted operating income (tax equivalent)	3.60	3.77	43	3.55	3.80	38	3.50	3.70	37	4.95	4.04	85	4.47	4.41	56
Less: Overhead expense	2.24	2.18	60	2.40	2.21	66	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67
Less: Provision for credit losses	0.08	0.10	47	-0.38	-0.12	10	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	65	0	0.01	24	0	0.01	23	-0.01	0.02	0	0	0.01	23
Plus: other tax equivalent adjustments	0	0	48	0	0	81	0	0	17	0	0	48	0	0	14
Equals: Pretax net operating income (tax equivalent)	1.29	1.46	33	1.55	1.76	34	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36
Less: Applicable income taxes (tax equivalent)	0.30	0.34	33	0.35	0.41	34	0.33	0.38	34	0.14	0.23	22	0.34	0.36	40
Less: Minority interest	0.01	0	93	0.01	0	93	0.01	0	93	0.02	0	93	0.03	0	92
Equals: Net operating income	0.98	1.10	33	1.18	1.34	40	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.98	1.10	33	1.18	1.34	40	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Memo: Net income (last four quarters)	0.99	1.10	34	1.18	1.30	41	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31
Net income-BHC and noncontrolling (minority) interest	0.99	1.11	34	1.20	1.35	40	1.15	1.27	38	1.34	0.83	87	1.08	1.20	34
Margin Analysis															
Average earning assets / Average assets	92.66	92.93	49	92.62	93.09	41	92.70	93.08	45	91.28	92.32	34	89.33	91.05	28
Average interest-bearing funds / Average assets	55.06	60.58	27	59.10	61.98	40	58.60	61.99	39	60.31	64.06	33	66.48	65.57	53
Interest income (tax equivalent) / Average earning assets	3.06	3.36	27	2.72	3.12	24	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52
Interest expense / Average earning assets	0.24	0.35	32	0.22	0.26	49	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60
Net interest income (tax equivalent) / Average earning assets	2.82	3.01	31	2.50	2.85	23	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43
Yield or Cost															
Total loans and leases (tax equivalent)	3.76	4.24	19	3.50	4.07	19	3.49	4.01	20	3.75	4.27	19	4.82	5.09	36
Interest-bearing bank balances	0.82	0.79	52	0.12	0.13	41	0.14	0.14	45	0.12	0.27	7	2.54	2.04	78
Federal funds sold and reverse repos	0.40	1.05	19	0.01	0.25	36	0.01	0.25	31	0.43	0.68	44	2.02	2.44	37
Trading assets	0	0.57	26	2.17	0.45	90	2.52	0.45	92	2.60	0.60	89	3.21	0.99	85
Total earning assets	3.05	3.33	27	2.70	3.09	24	2.67	3.04	24	3.26	3.51	31	4.38	4.36	53
Investment securities (tax equivalent)	1.75	1.96	34	1.46	1.77	30	1.36	1.77	20	1.63	2.25	10	2.58	2.76	37
US Treasury and agency securities (excluding mortgage-backed securities)	1.72	1.38	81	0.94	1.23	31	1.05	1.14	44	1.07	1.75	20	2.40	2.32	65
Mortgage-backed securities	1.73	1.87	38	1.32	1.55	28	1.33	1.57	27	1.56	2.05	11	2.59	2.61	50
All other securities	1.56	2.89	12	4.34	2.85	85	2.36	2.81	38	4.69	3.24	87	5.76	4.06	89
Interest-bearing deposits	0.22	0.35	38	0.19	0.22	49	0.17	0.21	46	0.42	0.53	42	1.27	1.10	66
Time deposits of \$250K or more	0.51	0.61	38	0.63	0.70	45	0.61	0.66	44	1.07	1.42	22	2.02	1.96	52
Time deposits < \$250K	0.50	0.58	47	0.56	0.67	41	0.56	0.62	50	0.96	1.36	17	2.02	1.82	62
Other domestic deposits	0.20	0.31	36	0.15	0.16	59	0.13	0.15	52	0.38	0.36	59	1.11	0.93	70
Foreign deposits	0	0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.65	0.88	49	0.16	0.18	65	0.16	0.17	65	0.41	0.62	40	1.99	1.86	57
Other borrowed funds and trading liabilities	2.68	1.55	92	2.52	1.29	89	2.57	1.27	89	2.11	1.50	82	3.12	2.38	84
All interest-bearing funds	0.40	0.54	38	0.34	0.38	48	0.32	0.37	50	0.61	0.74	38	1.49	1.49	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	637,929	805,268	1,049,266	1,485,887	637,726
Fiduciary activities income	50,643	53,206	70,540	55,171	44,331
Service charges on deposit accounts - domestic	101,820	100,631	135,130	117,915	107,356
Trading revenue.....	155,354	309,664	386,055	406,291	264,393
Investment banking fees and commissions.....	73,909	67,040	91,718	68,496	56,418
Insurance activities revenue.....	1,007	1,181	1,664	1,915	2,125
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	3,050	4,396	6,642	2,349	1,588
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	45,533	103,367	132,804	109,562	8,097
Other non-interest income.....	206,613	165,783	224,713	724,188	153,418
Total overhead expenses	1,454,485	1,567,393	2,095,173	1,733,288	1,229,126
Personnel expense.....	863,697	967,913	1,277,684	1,059,287	709,571
Net occupancy expense.....	131,772	139,503	185,216	157,568	114,929
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	38,583	41,964	55,944	39,894	24,835
Other operating expenses.....	420,433	418,013	576,329	476,539	379,791
Fee income on mutual funds and annuities.....	61,906	56,309	75,789	54,967	49,655
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,497	7,889	7,846	8,447	4,994
Average personnel expense per employee.....	115.21	122.69	162.85	125.40	142.08
Average assets per employee.....	11,527.74	11,033.23	11,157.40	7,589.90	8,359.38

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	9.70	2.43	93	6.99	2.14	92	7.22	2.17	93	3.70	2.02	76	7.79	2.72
Overhead expenses / Net Interest Income + non-interest income	62.57	58.02	69	67.89	58.85	84	68.71	59.28	86	54.84	62.28	22	66.23	61.29
Percent of Average Assets														
Total overhead expense	2.24	2.18	60	2.40	2.21	66	2.39	2.17	70	2.70	2.57	68	2.94	2.69
Personnel expense.....	1.33	1.20	67	1.48	1.23	77	1.46	1.21	78	1.65	1.30	82	1.70	1.41
Net occupancy expense.....	0.20	0.22	37	0.21	0.24	35	0.21	0.23	37	0.25	0.26	44	0.28	0.28
Other operating expenses.....	0.71	0.73	57	0.70	0.72	57	0.72	0.72	61	0.81	0.94	53	0.97	0.97
Overhead less non-interest income	1.26	1.22	50	1.17	1.08	50	1.19	1.10	52	0.39	1.25	9	1.42	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.32	57.55	69	67.63	58.34	84	68.43	58.83	86	54.65	61.82	22	65.93	60.64
Personnel expense.....	37.01	31.86	78	41.76	32.89	91	41.73	32.93	92	33.40	32.36	50	38.06	32.39
Net occupancy expense.....	5.65	5.98	41	6.02	6.26	46	6.05	6.23	48	4.97	6.58	24	6.16	6.52
Other operating expenses.....	19.67	19.14	56	19.85	18.68	58	20.65	19.18	62	16.28	22.28	22	21.70	21.20
Total non-interest income	27.33	24.10	63	34.74	28.20	67	34.27	27.67	68	46.85	28.83	86	34.21	29.23
Fiduciary activities income	2.17	2.13	60	2.30	2.27	59	2.30	2.20	61	1.74	2.09	52	2.38	1.97
Service charges on domestic deposit accounts	4.36	3.30	66	4.34	3.25	71	4.41	3.27	69	3.72	3.27	58	5.76	3.88
Trading revenue.....	6.66	0.57	95	13.36	0.68	95	12.61	0.62	96	12.81	1.28	96	14.18	1.18
Investment banking fees and commissions.....	3.17	2.15	74	2.89	2.46	71	3	2.58	70	2.16	2.46	62	3.03	3.54
Insurance activities revenue.....	0.04	0.36	51	0.05	0.38	46	0.05	0.36	48	0.06	0.41	48	0.11	0.47
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.13	1.23	36	0.19	0.56	50	0.22	0.60	48	0.07	0.01	62	0.09	0.28
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.95	1.19	71	4.46	3.64	68	4.34	3.30	69	3.45	3.92	58	0.43	1.86
Other non-interest income.....	8.85	8.80	63	7.15	9.39	41	7.34	9.27	40	22.83	9.65	92	8.23	10.04
Overhead less non-interest income	34.99	32.79	50	32.88	29.67	52	34.16	30.52	58	7.80	31.93	9	31.72	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.94	21.50	55	21.94	21.49	53	21.17	21.18	45	8.06	18.63	7	22.43	20.56
Applicable income tax + TE / Pretax net operating income + TE	23.04	23.57	47	22.82	23.11	46	22.10	22.67	40	9.22	21.18	8	23.88	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	33,160,469	30,657,404	30,708,728	31,668,063	14,832,846	8.16	258.95
Commercial and industrial loans	15,585,829	14,830,826	14,769,467	16,307,066	8,204,088	5.09	161.40
Loans to individuals	629,172	648,752	657,873	724,441	340,567	-3.02	128.56
Loans to depository institutions and acceptances of other banks	42,321	2,017	21,855	2,038	139,260	1998.22	-85.73
Agricultural loans	11,813	36,942	35,087	36,719	27,939	-68.02	-30.47
Other loans and leases	8,615,582	10,318,947	9,846,373	10,520,842	8,114,710	-16.51	82.54
Less: Unearned income	2,742	646	512	935	1,101	324.46	91.61
Loans and leases, net of unearned income	58,042,444	56,494,242	56,038,871	59,258,234	31,658,309	2.74	183.03
Less: Allowance for loan and lease losses	664,391	734,096	670,124	963,311	200,307	-9.50	240.95
Net loans and leases	57,378,053	55,760,146	55,368,747	58,294,923	31,458,002	2.90	182.47
Debt securities that reprice or mature in over 1 year	10,006,340	8,092,572	9,366,843	7,208,822	4,366,297	23.65	165.86
Mutual funds and equity securities	128,612	154,612	149,521	142,459	69,458	-16.82	419.52
Subtotal	67,513,005	64,007,330	64,885,111	65,646,204	35,893,757	5.48	180.12
Interest-bearing bank balances	3,241,462	14,828,880	14,907,384	8,351,385	482,405	-78.14	436.38
Federal funds sold and reverse repos	689,874	360,745	641,405	445,211	633,165	91.24	-6.77
Debt securities that reprice or mature within 1 year	96,760	689,466	52,528	816,338	69,970	-85.97	389.43
Trading assets	1,547,669	1,495,304	1,700,594	1,480,425	1,454,465	3.50	1.47
Total earning assets	73,088,770	81,381,725	82,187,022	76,739,563	38,533,762	-10.19	170.79
Non-interest-bearing cash and due from depository institutions	1,193,136	1,197,342	1,147,056	1,203,163	633,728	-0.35	243.05
Premises, fixed assets, and leases	948,441	1,022,356	1,012,428	1,129,264	658,916	-7.23	223.27
Other real estate owned	3,779	7,499	4,472	16,612	17,838	-49.61	-69.82
Investment in unconsolidated subsidiaries	5,080	5,576	5,080	8,691	5,080	-8.90	7596.97
Intangible and other assets	5,061,051	4,924,154	4,738,298	5,114,039	3,464,179	2.78	155.62
Total assets	80,300,257	88,538,652	89,094,356	84,211,332	43,313,503	-9.30	171.06
Quarterly average assets	83,407,184	88,328,871	89,040,462	83,675,944	42,839,029	-5.57	188.82
Average loans and leases (YTD)	56,390,963	57,714,464	57,271,261	46,944,987	29,757,806	-2.29	187.53
Memoranda							
Loans held-for-sale	679,742	1,051,516	1,171,831	1,021,718	593,790	-35.36	100.05
Loans not held-for-sale	57,362,702	55,442,726	54,867,040	58,236,516	31,064,519	3.46	184.43
Real estate loans secured by 1–4 family	12,356,544	11,540,345	11,460,161	12,795,313	6,388,152	7.07	148.90
Commercial real estate loans	20,736,197	19,031,388	19,158,968	18,805,650	8,411,206	8.96	385.52
Construction and land development	3,006,027	2,581,529	2,309,358	2,715,879	1,053,164	16.44	366.53
Multifamily	1,976,030	1,921,132	1,823,421	1,917,378	551,441	2.86	358.57
Nonfarm nonresidential	15,754,140	14,528,727	15,026,189	14,172,393	6,806,601	8.43	392.98
Real estate loans secured by farmland	67,728	85,671	89,599	67,100	33,488	-20.94	2379.97
Total investment securities	10,231,712	8,936,650	9,568,892	8,167,619	4,505,725	14.49	168.66
U.S. Treasury securities	86	603,226	99	613,213	100	-99.99	-14.00
US agency securities (excluding mortgage-backed securities)	1,056,301	788,246	850,269	684,065	306,092	34.01	
Municipal securities	557,475	523,918	545,168	460,207	60,526	6.41	
Mortgage-backed securities	7,921,463	6,866,648	8,023,835	6,217,667	4,019,009	15.36	109.92
Asset-backed securities	567,775	0	0	0	0		
Other debt securities	0	0	0	50,008	50,540		-100.00
Mutual funds and equity securities	128,612	154,612	149,521	142,459	69,458	-16.82	419.52
Available-for-sale securities	8,718,355	8,477,780	8,707,116	8,015,160	4,426,267	2.84	129.53
U.S. Treasury securities	86	603,226	99	613,213	100	-99.99	-14.00
US agency securities (excluding mortgage-backed securities)	1,056,301	788,246	850,269	684,065	306,092	34.01	
Municipal securities	557,475	523,918	545,168	460,207	60,526	6.41	
Mortgage-backed securities	6,631,019	6,562,390	7,311,580	6,217,667	4,019,009	1.05	75.73
Asset-backed securities	473,474	0	0	0	0		
Other debt securities	0	0	0	40,008	40,540		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-162,963	-1,199	-7,317	0	1		
Available-for-sale securities appreciation (depreciation)	-1,374,367	7,014	-47,186	143,362	41,263		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,412,768	7,502,535	6,501,087	6,389,962	3,776,885	-14.53	95.15

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	25,811,518	27,351,588	27,887,578	22,178,767	8,436,236	-5.63	297.90
NOW, ATS and transaction accounts	5,333,014	8,908,179	10,223,457	9,284,126	3,611,327	-40.13	167.58
Time deposits less brokered deposits < \$250K	1,473,511	1,048,441	1,929,313	-98,008	714,142	40.54	
MMDA and other savings accounts	32,197,529	34,087,956	33,288,092	33,453,610	16,768,096	-5.55	157.40
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	64,815,572	71,396,164	73,328,440	64,818,495	29,529,801	-9.22	229.38
Time deposits of \$250K or more	788,986	1,036,239	859,002	1,388,713	899,764	-23.86	85.58
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	1,153,342	2,113,525	2,021,397	2,032,762	1,265,268	-45.43	42.47
Secured federal funds purchased	0	133,091	115,132	126,336	274,918		
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	269,618	111,675	102,903	165,694	2,751,141	141.43	-83.53
Other borrowings w/remaining maturity over 1 year	956,378	935,167	953,471	943,897	105,591	2.27	-5.62
Brokered deposits < \$250K	408,686	1,835,564	711,883	3,779,726	2,004,429	-77.74	-79.54
Noncore funding	3,577,010	6,032,170	4,648,656	8,310,792	7,026,193	-40.70	-39.20
Trading liabilities	715,777	402,865	485,736	443,030	536,241	77.67	14.17
Subordinated notes and debentures + trust preferred securities	642,330	653,751	641,042	731,664	190,829	-1.75	1293.85
Other liabilities	2,266,647	1,520,900	1,496,318	1,600,410	954,431	49.03	347.54
Total liabilities	72,017,336	80,005,850	80,600,192	75,904,391	38,237,495	-9.98	169.32
Equity Capital							
Perpetual preferred stock (including surplus)	1,013,534	519,971	519,971	470,370	95,624	94.92	959.92
Common stock	335,460	338,662	333,485	346,894	194,668	-0.95	129.15
Common surplus	4,812,229	4,865,850	4,742,338	5,073,055	2,931,451	-1.10	243.40
Retained earnings	3,253,551	2,753,525	2,890,788	2,261,275	1,798,442	18.16	176.40
Accumulated other comprehensive income	-1,427,284	-240,637	-287,849	-140,084	-239,608		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	7,987,490	8,237,371	8,198,733	8,011,510	4,780,577	-3.03	208.62
Noncontrolling (minority) interest in subsidiaries	295,431	295,431	295,431	295,431	295,431	0.00	0.00
Total equity capital, including minority interest	8,282,921	8,532,802	8,494,164	8,306,941	5,076,008	-2.93	187.25
Total liabilities and capital	80,300,257	88,538,652	89,094,356	84,211,332	43,313,503	-9.30	171.06
Memoranda							
Non-interest-bearing deposits	25,811,518	27,351,588	27,887,578	22,178,767	8,436,236	-5.63	297.90
Interest-bearing deposits	40,201,726	46,916,379	47,011,747	47,808,167	23,997,758	-14.31	157.47
Total deposits	66,013,244	74,267,967	74,899,325	69,986,934	32,433,994	-11.11	198.69
Long-term debt that reprices within 1 year	90,893	88,450	91,184	95,136	99,468	2.76	-1.29
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,198,733	8,011,510	8,011,510	4,780,577	4,489,949		
Accounting restatements	0	0	0	-96,057	-1,011		
Net income	633,736	772,332	998,877	845,492	440,908		
Net sale of new perpetual preferred stock	493,563	49,602	49,602	144,665	0		
Net sale of new common stock	71,866	-215,829	-344,519	34,487	-102,414		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	393	393	2,497,295	0		
Less: Dividends declared	270,972	280,078	369,360	286,689	183,861		
Change in other comprehensive income	-1,139,436	-100,554	-147,765	99,496	137,006		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-5	-5	-7,756	0		
Holding company equity capital, ending balance	7,987,490	8,237,371	8,198,733	8,011,510	4,780,577		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.30	39.88	50	34.63	36.06	40	34.47	36.25	39	37.61	36.22	44	34.25	37.78	38
Commercial and industrial loans	19.41	11.23	84	16.75	11.11	78	16.58	10.76	78	19.36	13.52	79	18.94	12.02	80
Loans to individuals	0.78	3.58	36	0.73	3.60	35	0.74	3.36	38	0.86	3.40	38	0.79	4.20	30
Loans to depository institutions and acceptances of other banks	0.05	0.02	88	0	0.02	71	0.02	0.02	87	0	0.03	71	0.32	0.04	89
Agricultural loans.....	0.01	0.19	40	0.04	0.21	52	0.04	0.18	51	0.04	0.19	51	0.06	0.24	55
Other loans and leases.....	10.73	4.52	88	11.65	4.26	92	11.05	4.47	89	12.49	4.63	93	18.73	5.01	96
Net loans and leases.....	71.45	63.09	71	62.98	58.81	63	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Debt securities over 1 year.....	12.46	18.76	29	9.14	18.32	17	10.51	19.46	19	8.56	15.55	17	10.08	14.60	22
Mutual funds and equity securities	0.16	0.05	86	0.17	0.05	85	0.17	0.06	86	0.17	0.05	83	0.16	0.06	82
Subtotal	84.08	83.05	38	72.29	78.17	21	72.83	79.22	22	77.95	78.16	33	82.87	79.65	40
Interest-bearing bank balances	4.04	3.61	63	16.75	9.37	85	16.73	8.50	87	9.92	7.51	69	1.11	3.06	27
Federal funds sold and reverse repos	0.86	0.52	82	0.41	0.53	78	0.72	0.54	80	0.53	0.82	81	1.46	1.57	80
Debt securities 1 year or less	0.12	1.71	11	0.78	1.51	41	0.06	1.56	6	0.97	1.68	41	0.16	1.91	11
Trading assets	1.93	0.59	85	1.69	0.58	87	1.91	0.49	90	1.76	1.01	85	3.36	1.19	84
Total earning assets.....	91.02	90.76	54	91.92	91.57	55	92.25	91.77	56	91.13	91.05	51	88.96	89.53	41
Non-interest cash and due from depository institutions.....	1.49	0.98	86	1.35	0.99	81	1.29	0.82	86	1.43	1.07	81	1.46	1.14	77
Other real estate owned.....	0	0.01	53	0.01	0.01	54	0.01	0.01	44	0.02	0.02	60	0.04	0.03	69
All other assets.....	7.49	8.19	38	6.73	7.39	42	6.47	7.35	39	7.44	7.82	44	9.57	9.27	55
Memoranda															
Short-term investments	5.02	6.75	54	17.93	12.31	77	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37
U.S. Treasury securities.....	0	1.98	15	0.68	1.18	63	0	1.47	20	0.73	0.84	72	0	1.03	23
US agency securities (excluding mortgage-backed securities)	1.32	0.81	72	0.89	0.75	70	0.95	0.82	67	0.81	0.63	70	0.71	0.54	66
Municipal securities	0.69	1.69	47	0.59	1.70	45	0.61	1.73	47	0.55	1.69	41	0.14	1.34	30
Mortgage-backed securities	9.86	12.93	36	7.76	13.46	24	9.01	14.14	26	7.38	11.75	30	9.28	11.44	34
Asset-backed securities	0.71	0.85	63	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0.06	0.42	44	0.12	0.39	53
Loans held-for-sale.....	0.85	0.30	84	1.19	0.50	84	1.32	0.55	81	1.21	0.52	82	1.37	0.39	88
Loans held for investment	71.44	63.03	72	62.62	58.34	63	61.58	58.06	60	69.16	61.72	72	71.72	63.50	69
Real estate loans secured by 1–4 family	15.39	12.79	64	13.03	11.57	61	12.86	11.46	61	15.19	11.91	64	14.75	13.29	58
Revolving	2.53	1.52	74	2.39	1.44	73	2.27	1.42	70	2.99	1.66	75	3.04	2.07	68
Closed-end, secured by first liens	12.76	10.86	66	10.52	9.73	60	10.48	9.67	61	12.02	9.81	62	11.47	10.69	54
Closed-end, secured by junior liens	0.10	0.19	48	0.13	0.19	48	0.11	0.17	49	0.18	0.22	55	0.24	0.28	57
Commercial real estate loans	25.82	24.89	54	21.50	22.35	48	21.50	22.69	48	22.33	22.22	47	19.42	22.23	42
Construction and land development	3.74	3.92	52	2.92	3.40	48	2.59	3.34	45	3.23	3.40	54	2.43	3.44	47
Multifamily.....	2.46	3.87	45	2.17	3.32	43	2.05	3.57	39	2.28	3.12	42	1.27	3.01	31
Nonfarm nonresidential	19.62	15.73	64	16.41	14.65	55	16.87	14.57	60	16.83	14.72	55	15.71	14.69	53
Real estate loans secured by farmland.....	0.08	0.34	53	0.10	0.35	54	0.10	0.30	56	0.08	0.33	50	0.08	0.36	49

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	57.13	62.29	33	54.27	60.51	34	54.80	61.05	33	53.44	57.15	37	46.85	57.46	33
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.29	20.65	51	20.43	20	50	20.45	19.86	50	21.59	19.43	56	20.18	20.75	46
Real estate loans secured by 1–4 family.....	3.50	2.39	69	3.74	2.47	67	3.61	2.43	66	4.25	2.64	74	4.16	3.15	63
Revolving	17.79	18.01	49	16.69	17.35	46	16.84	17.24	48	17.34	16.59	55	16.02	17.39	41
Closed-end.....	35.73	38.12	41	33.69	37.13	42	34.19	37.86	42	31.74	34.63	41	26.57	33.52	36
Construction and land development.....	5.18	6.10	48	4.57	5.69	45	4.12	5.65	45	4.58	5.26	49	3.33	5.09	43
1–4 family.....	0.32	1.40	36	0.43	1.19	41	0.35	1.18	37	0.49	0.93	48	0.44	0.94	44
Other.....	4.86	4.62	54	4.14	4.46	49	3.77	4.40	45	4.09	4.19	54	2.89	4.02	45
Multifamily.....	3.40	5.86	36	3.40	5.41	39	3.25	5.78	37	3.24	4.96	38	1.74	4.69	25
Nonfarm nonresidential	27.14	24.30	54	25.72	24.45	48	26.81	24.56	54	23.92	22.93	48	21.50	22.15	48
Owner-occupied.....	13.30	8.11	77	12.54	8.31	73	12.90	8.29	76	11.24	7.68	72	13.13	7.72	82
Other.....	13.85	15.95	39	13.17	15.83	39	13.91	15.94	41	12.67	14.95	37	8.37	14.34	30
Real estate loans secured by farmland.....	0.12	0.55	49	0.15	0.61	49	0.16	0.54	55	0.11	0.54	48	0.11	0.55	48
Loans to depository institutions and acceptances of other banks.....	0.07	0.04	87	0	0.03	71	0.04	0.04	85	0	0.06	71	0.44	0.11	87
Commercial and industrial loans	26.85	18.37	79	26.25	19.45	76	26.36	18.86	77	27.52	22.17	71	25.91	19.53	73
Loans to individuals	1.08	6.24	33	1.15	6.58	32	1.17	6.24	36	1.22	6.13	33	1.08	7.13	25
Credit card loans	0.17	0.53	63	0.19	0.51	66	0.19	0.53	64	0.20	0.65	65	0.32	0.81	62
Agricultural loans.....	0.02	0.31	38	0.07	0.38	48	0.06	0.34	48	0.06	0.32	48	0.09	0.37	53
Other loans and leases.....	14.84	8.16	78	18.27	8.42	85	17.57	8.75	83	17.75	9.09	83	25.63	9.85	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	385.13	411.16	43	398.87	383.43	48	401.71	391.81	47	419.26	381.27	50	374.50	391.26	42
Real estate loans secured by 1–4 family.....	143.51	133.66	59	150.15	124.74	65	149.91	126.06	66	169.40	125.03	67	161.29	138.18	62
Revolving	23.58	15.46	71	27.50	15.53	75	26.45	15.44	73	33.36	17.42	78	33.25	21.26	69
Closed-end.....	119.93	116.59	58	122.65	107.54	62	123.46	108.85	64	136.04	106.14	65	128.04	115.20	58
Commercial real estate loans	240.83	254.65	46	247.61	238.58	51	250.63	245.88	51	248.97	234.65	48	212.36	229.44	46
Construction and land development.....	34.91	39.81	49	33.59	36.07	49	30.21	35.95	47	35.96	35.62	55	26.59	34.95	47
1–4 family.....	2.13	9.02	37	3.17	7.44	46	2.55	7.42	41	3.87	6.34	49	3.52	6.61	46
Other.....	32.78	30.27	55	30.41	28.34	54	27.66	28.11	51	32.08	28.16	59	23.07	27.32	47
Multifamily.....	22.95	40.47	42	25	35.29	47	23.85	38.66	42	25.38	32.74	44	13.92	31.04	34
Nonfarm nonresidential	182.97	161.09	56	189.03	156.30	62	196.56	158.05	63	187.63	155.06	57	171.85	152.10	54
Owner-occupied.....	89.64	53.43	80	92.19	52.63	83	94.59	52.99	83	88.19	52.37	78	104.93	53.07	86
Other.....	93.33	105.96	45	96.83	100.99	50	101.97	102.54	50	99.44	100.54	49	66.92	97.41	37
Real estate loans secured by farmland.....	0.79	3.36	49	1.11	3.67	53	1.17	3.22	57	0.89	3.44	49	0.85	3.60	49
Loans to depository institutions and acceptances of other banks.....	0.49	0.26	87	0.03	0.20	71	0.29	0.21	86	0.03	0.28	71	3.52	0.44	91
Commercial and industrial loans	181.01	115.08	80	192.96	116.17	83	193.21	114.45	83	215.89	139.91	82	207.13	122.02	83
Loans to individuals	7.31	35.47	36	8.44	36.56	37	8.61	34.55	39	9.59	37.47	40	8.60	43.51	30
Credit card loans	1.14	2.79	65	1.37	2.58	69	1.37	2.77	68	1.55	3.30	68	2.59	4.34	68
Agricultural loans.....	0.14	1.73	40	0.48	2.03	53	0.46	1.86	53	0.49	1.88	53	0.71	2.18	57
Other loans and leases.....	100.06	50.11	81	134.26	47.63	90	128.80	51.06	86	139.29	49.54	93	204.88	52.44	95
Supplemental															
Non-owner occupied CRE loans / Gross loans	23	30.74	33	21.63	29.25	33	21.78	30.07	33	20.91	27.32	34	13.75	26.45	21
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	155.06	205.31	36	158.98	187.63	40	159.69	195.33	38	164.06	183.76	43	109.93	178.57	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	244.70	262.15	44	251.17	244.92	49	254.29	252.85	48	252.25	240.85	47	214.86	236.10	45

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	5.02	6.75	54	17.93	12.31	77	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37
Liquid assets	19.49	23.63	43	29.52	29.12	48	30.61	29.03	52	22.56	26.22	43	17.38	22.44	44
Investment securities	12.74	20.98	24	10.09	20.37	15	10.74	21.63	15	9.70	17.85	16	10.40	16.99	18
Net loans and leases	71.45	63.09	71	62.98	58.81	63	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71
Net loans, leases and standby letters of credit	72.33	63.92	71	63.82	59.61	63	63.05	59.49	60	70.11	62.48	71	73.69	64.84	72
Core deposits	80.72	74.28	66	80.64	75.52	64	82.30	75.71	77	76.97	70.67	59	68.18	63.09	52
Noncore funding	4.45	12.30	22	6.81	10.15	45	5.22	10.30	33	9.87	14.13	46	16.22	19.36	51
Time deposits of \$250K or more	0.98	1.67	35	1.17	1.67	41	0.96	1.58	35	1.65	2.11	46	2.08	2.94	40
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.44	1.24	70	2.39	1.19	82	2.27	1.23	80	2.41	1.47	77	2.92	1.94	73
Secured federal funds purchased	0	0	48	0.15	0	99	0.13	0	99	0.15	0	97	0.63	0	99
Net federal funds purchased (sold)	0.58	0.58	57	1.98	0.54	87	1.55	0.54	80	1.89	0.54	83	1.46	0.48	73
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.34	2.18	30	0.13	0.88	42	0.12	1	41	0.20	1.24	38	6.35	3.01	86
Earning assets that reprice within 1 year	49.67	35.71	86	59.26	38.80	90	58.13	37.37	89	55.73	39.38	89	54	39.29	88
Interest-bearing liabilities that reprice within 1 year	10.17	6.79	78	4.01	6.64	36	6.69	6.39	70	4.89	8.20	36	6.92	10.19	30
Long-term debt that reprices within 1 year	0.11	0.38	66	0.10	0.27	68	0.10	0.26	67	0.11	0.47	58	0.23	0.96	56
Net assets that reprice within 1 year	39.39	27.35	78	55.15	30.83	93	51.34	29.65	91	50.72	29.11	92	46.85	26.63	92
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.67	5.89	23	-15.38	-3.31	15	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59
Net short-term noncore funding dependence	-2.23	0.87	26	-17.10	-9.17	22	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86
Short-term investment / Short-term noncore funding	159.74	112.63	76	321.83	304.29	66	433.39	273.46	77	135.34	184.19	48	17.60	77.77	22
Liquid assets - short-term noncore funding / Nonliquid assets	20.31	24.05	49	33.99	36.72	50	38.29	36.68	59	18.24	28.18	41	2.22	16.97	23
Net loans and leases / Total deposits	86.92	79.04	66	75.08	73.05	56	73.92	72.79	54	83.29	79.43	63	96.99	90.31	70
Net loans and leases / Core deposits	88.53	86.19	57	78.10	78.83	53	75.51	78.25	50	89.94	88.34	62	106.53	103.93	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-2.03	-10.05	76	-0.02	0.50	26	-0.10	0.12	36	0	1.57	7	0	0.72	14
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.11	-19.27	53	0.10	1.06	30	-0.67	-0.25	36	2.11	4.31	20	1.10	1.36	49
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	13.53	26.09	33	3.40	13.65	48	7.44	14.28	45	0.12	11.38	35	0.22	12.67	35
Available-for-sale securities	85.21	71.92	66	94.87	84.59	52	90.99	83.77	51	98.13	87.23	59	98.24	85.40	66
U.S. Treasury securities	0	9.62	15	6.75	6.01	71	0	6.70	20	7.51	4.72	75	0	6.15	23
US agency securities (excluding mortgage-backed securities)	10.32	4.10	80	8.82	4.24	79	8.89	4.12	77	8.38	4.01	78	6.79	3.49	77
Municipal securities	5.45	8.02	53	5.86	8.38	52	5.70	8.22	55	5.63	9.83	49	1.34	7.75	31
Mortgage-backed securities	77.42	62.34	74	76.84	66.09	60	83.85	66.54	78	76.13	66.64	62	89.20	67.43	80
Asset-backed securities	5.55	4.33	66	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0.61	3.01	43	1.12	2.94	52
Mutual funds and equity securities	1.26	0.27	91	1.73	0.29	93	1.56	0.29	92	1.74	0.35	92	1.54	0.40	90
Debt securities 1 year or less	0.95	9.28	13	7.72	8.18	55	0.55	7.78	8	9.99	10.55	59	1.55	11.86	11
Debt securities 1 to 5 years	7.06	20.14	20	8.01	17.39	36	7.57	18.25	28	7.84	17.03	36	8.17	17.94	38
Debt securities over 5 years	90.74	68.28	90	82.54	72.07	63	90.32	71.11	85	80.42	69.86	60	88.74	66.02	78
Pledged securities	62.68	31.26	88	83.95	33.37	95	67.94	32.26	89	78.24	35.67	94	83.82	30.57	99
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-74.63	-40.81	15	142.78	64.27	82	62.30	27.98	73	710.85	183.32	92	-38.98	26.69	7
Investment securities	14.49	11.76	64	10.23	32.48	28	17.16	31.36	40	81.27	23.62	90	-3.86	11.75	19
Core deposits	-9.22	4.57	7	13.41	16.96	39	13.13	16.94	48	119.50	26.88	98	4.07	11.23	24
Noncore funding	-40.70	36.20	2	-33.27	-21.64	33	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			24,229,382	20,795,773	12,355,221
Commit: Secured commercial real estate loans	5,588,894	4,019,629	4,484,958	2,884,255	1,911,673
Commit: Unsecured real estate loans	186,389	327,360	362,144	103,468	30,729
Credit card lines (reported semiannually, June/Dec)	0		1,305,001	1,519,556	1,014,420
Securities underwriting	0	0	0	0	0
Standby letters of credit	705,941	746,142	806,741	748,839	458,235
Commercial and similar letters of credit	9,621	3,020	3,439	2,332	1,033
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	738,249	512,482	500,332	464,296	0
Credit derivatives - notional amount (holding company as beneficiary)	216,774	234,098	256,529	232,612	0
Credit derivative contracts w/ purchased credit protection-investment grade..	286,356	177,449	228,448	154,245	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	668,667	569,131	528,413	542,663	0
Derivative Contracts					
Interest rate futures and forward contracts	4,428,776	19,431,360	9,877,141	23,190,246	18,642,824
Written options contracts (interest rate)	837,146	1,172,874	1,056,023	1,294,064	569,296
Purchased options contracts (interest rate)	755,535	776,779	827,486	679,562	639,296
Interest rate swaps	27,048,479	22,643,656	22,724,687	21,538,799	11,732,427
Futures and forward foreign exchange	77,539	37,569	28,528	144,456	41,834
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	18,568	78,786	65,273	102,561	0
Purchased options contracts (commodity and other)	18,568	78,786	65,273	102,561	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						27.20	22.78	68	24.69	22.01	66	28.53	23.52	70	
Standby letters of credit	0.88	0.66	74	0.84	0.66	73	0.91	0.65	73	0.89	0.71	72	1.06	0.84	71
Commercial and similar letters of credit	0.01	0.02	66	0	0.02	51	0	0.02	54	0	0.02	50	0	0.02	46
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.92	0.27	84	0.58	0.24	77	0.56	0.24	77	0.55	0.35	72	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.27	0.17	75	0.26	0.18	73	0.29	0.18	74	0.28	0.30	72	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade..	0.36	0.20	78	0.20	0.18	77	0.26	0.18	78	0.18	0.25	75	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.83	0.19	87	0.64	0.13	86	0.59	0.13	85	0.64	0.30	82	0	0.45	34
Derivative contracts	41.33	44.74	75	49.94	47.31	78	38.89	46.30	72	55.87	48.62	77	73.02	68.47	78
Interest rate contracts	41.18	32.78	78	49.72	35.15	81	38.71	32.46	77	55.46	34.36	82	72.92	47.31	81
Interest rate futures and forward contracts	5.52	3.53	85	21.95	4.39	90	11.09	3.25	89	27.54	6.21	89	43.04	10.67	87
Written options contracts (interest rate)	1.04	1.49	71	1.32	1.69	64	1.19	1.41	70	1.54	2.18	62	1.31	2.47	69
Purchased options contracts (interest rate)	0.94	1.57	71	0.88	1.29	73	0.93	1.31	77	0.81	1.46	69	1.48	2.65	70
Interest rate swaps	33.68	23.04	82	25.57	20.27	72	25.51	20.49	74	25.58	20.83	71	27.09	28.86	73
Foreign exchange contracts	0.10	6.65	63	0.04	6.12	60	0.03	6.30	58	0.17	6.01	62	0.10	10.12	54
Futures and forward foreign exchange contracts	0.10	4.26	65	0.04	3.76	63	0.03	3.78	61	0.17	3.47	65	0.10	5.23	57
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.05	1.18	72	0.18	0.91	75	0.15	0.92	76	0.24	1.86	73	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.02	0.41	79	0.09	0.31	81	0.07	0.32	82	0.12	0.52	82	0	0.98	35
Purchased options contracts (commodity and other)	0.02	0.31	81	0.09	0.21	82	0.07	0.21	83	0.12	0.37	81	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						42.31	44.98	61	44.30	42.82	68	41.52	45.53	64	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	33,184,611	44,219,810	34,644,411	47,052,249	31,625,677
Interest rate contracts	33,069,936	44,024,669	34,485,337	46,702,671	31,583,843
Foreign exchange contracts.....	77,539	37,569	28,528	144,456	41,834
Equity, commodity, and other contracts	37,136	157,572	130,546	205,122	0
Derivatives Position					
Futures and forwards	4,506,315	19,468,929	9,905,669	23,334,702	18,684,658
Written options	855,714	1,251,660	1,121,296	1,396,625	569,296
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	855,714	1,251,660	1,121,296	1,396,625	569,296
Purchased options	774,103	855,565	892,759	782,123	639,296
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	774,103	855,565	892,759	782,123	639,296
Swaps	27,048,479	22,643,656	22,724,687	21,538,799	11,732,427
Held for trading.....	10,604,510	26,581,275	16,688,126	30,472,190	24,097,340
Interest rate contracts	10,526,971	26,543,706	16,659,598	30,327,734	24,055,506
Foreign exchange contracts.....	77,539	37,569	28,528	144,456	41,834
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	22,580,101	17,638,535	17,956,285	16,580,059	7,528,337
Interest rate contracts	22,542,965	17,480,963	17,825,739	16,374,937	7,528,337
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	37,136	157,572	130,546	205,122	0
Derivative contracts (excluding futures and FX 14 days or less)	33,735,171	43,927,482	34,601,705	46,590,315	31,056,379
One year or less	13,130,489	20,869,012	11,544,347	24,517,621	20,314,870
Over 1 year to 5 years	9,114,675	11,446,812	11,565,055	10,168,416	4,570,163
Over 5 years	11,490,007	11,611,658	11,492,303	11,904,278	6,171,346
Gross negative fair value (absolute value)	1,048,449	148,199	128,459	148,214	68,116
Gross positive fair value.....	318,209	452,764	324,143	769,986	183,305
Held for trading.....	128,617	159,843	99,372	274,111	89,312
Non-traded.....	189,592	292,921	224,771	495,875	93,993
Current credit exposure on risk-based capital derivative contracts	306,570	424,724	315,136	734,339	182,490
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.65	93.95	43	99.56	94.10	41	99.54	94.17	42	99.26	94.10	43	99.87	93.44	57
Foreign exchange contracts	0.23	3.10	58	0.08	3.22	54	0.08	3.47	53	0.31	3.49	57	0.13	3.20	47
Equity, commodity, and other contracts	0.11	1.15	71	0.36	1.21	74	0.38	1.14	75	0.44	1.17	70	0	1.64	31
Futures and forwards	13.58	9.12	73	44.03	12.59	87	28.59	11.16	82	49.59	14.05	91	59.08	13.49	92
Written options	2.58	5.29	52	2.83	7.18	41	3.24	6.28	47	2.97	8.18	35	1.80	5.91	39
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.58	4.93	54	2.83	6.91	45	3.24	5.96	50	2.97	7.73	39	1.80	5.10	42
Purchased options	2.33	4.14	59	1.93	3.41	58	2.58	3.27	62	1.66	3.42	55	2.02	4.42	57
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	2.33	3.58	61	1.93	3.01	61	2.58	2.87	64	1.66	2.86	59	2.02	3.35	60
Swaps	81.51	77.96	44	51.21	71.71	22	65.59	74.26	28	45.78	68.76	23	37.10	69.75	16
Held for trading	31.96	38.03	51	60.11	40.70	54	48.17	40.42	51	64.76	43.53	53	76.20	44.16	63
Interest rate contracts	31.72	31.70	55	60.03	34.66	61	48.09	34.15	56	64.46	36.62	64	76.06	37.24	74
Foreign exchange contracts	0.23	1.66	70	0.08	1.55	68	0.08	1.68	67	0.31	1.60	68	0.13	1.60	61
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	68.04	61.97	48	39.89	59.30	45	51.83	59.58	48	35.24	56.47	46	23.80	55.84	36
Interest rate contracts	67.93	57.96	52	39.53	56.22	47	51.45	56.71	52	34.80	53.82	46	23.80	52.22	37
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.11	0.10	85	0.36	0.11	87	0.38	0.09	88	0.44	0.10	87	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	101.66	93.16	75	99.34	91.91	65	99.88	92.53	71	99.02	91.48	67	98.20	93.86	54
One year or less	39.57	37.29	59	47.19	27.90	75	33.32	27.56	64	52.11	32.05	74	64.24	32.17	79
Over 1 year to 5 years	27.47	22.61	61	25.89	29.78	45	33.38	27.01	57	21.61	27.06	49	14.45	30.45	32
Over 5 years	34.62	26.09	63	26.26	29.19	48	33.17	29.89	57	25.30	29.56	47	19.51	28.09	43
Gross negative fair value (absolute value)	3.16	2.48	67	0.34	1.18	19	0.37	0.98	23	0.31	1.55	16	0.22	0.83	20
Gross positive fair value	0.96	2.55	19	1.02	1.59	28	0.94	1.34	27	1.64	2.23	39	0.58	1.19	24
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.13	0.10	76	0.02	0.05	54	0.02	0.04	53	0.02	0.07	42	0.02	0.06	54
Gross positive fair value (X)	0.04	0.10	50	0.06	0.06	68	0.05	0.05	69	0.11	0.09	71	0.05	0.07	66
Held for trading (X)	0.02	0.06	56	0.02	0.05	60	0.01	0.04	52	0.04	0.07	54	0.02	0.06	58
Non-traded (X)	0.02	0.02	68	0.04	0.01	90	0.03	0.01	89	0.07	0.02	92	0.02	0.01	82
Current credit exposure (X)	0.04	0.06	59	0.06	0.05	73	0.04	0.04	73	0.11	0.06	77	0.05	0.05	70
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.45	0.70	60	0.67	0.59	69	0.49	0.46	71	1.16	0.85	72	0.49	0.73	67

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	670,124	963,311	963,311	200,307	180,424
Gross losses	60,670	47,980	58,618	155,142	58,733
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	26,937	46,765	56,431	35,941	31,616
Net losses	33,733	1,215	2,187	119,201	27,117
Provision for loan and lease losses	28,000	-228,000	-291,000	489,000	47,000
Adjustments	0	0	0	393,205	0
Ending balance	664,391	734,096	670,124	963,311	200,307
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
0.04	0.09	36	-0.35	-0.12	10	-0.33	-0.09	8	0.76	0.51	82	0.11	0.15	50	
0.07	0.16	34	-0.53	-0.21	14	-0.51	-0.16	11	1.04	0.82	74	0.16	0.24	44	
83	151.30	39	-18,765.43	-65.12	0	-13,305.90	-105.48	1	410.23	487.86	60	173.32	130.58	80	
Allowance for loan and lease losses / Total loans and leases not held for sale.															
1.16	1.17	54	1.32	1.32	54	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34	
1.14	1.15	55	1.30	1.30	54	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34	
14.77	38.64	49	453.15	17.40	98	306.41	21.39	98	8.08	11.58	55	7.39	8.03	66	
223.23	428.13	30	207.01	330.05	35	237.60	364.13	40	247.91	299.17	52	120.41	218.72	33	
202.74	320.87	37	190.62	271.93	37	196.17	287.08	38	234.50	244.34	55	103.09	151.73	37	
Gross loan and lease losses / Average loans and leases															
0.14	0.16	57	0.11	0.20	37	0.10	0.19	36	0.33	0.34	60	0.20	0.28	46	
0.06	0.07	55	0.11	0.08	72	0.10	0.08	70	0.08	0.07	65	0.11	0.08	75	
0.08	0.09	59	0	0.12	15	0	0.11	12	0.25	0.27	60	0.09	0.21	38	
0	0	44	0	0	44	0	0	43	0	0	44	0	0	40	
45.95	34.26	77	30.14	25.09	70	36.37	34.67	63	61.19	33.98	85	69.04	36.22	87	
25.30	36.38	50	637.78	26.30	96	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65	
Net losses / Average loans and leases															
-0.05	-0.01	7	-0.04	0.02	8	-0.04	0.02	7	-0.03	0.04	7	-0.09	0.01	3	
-0.13	-0.02	4	-0.22	-0.01	1	-0.19	-0.02	1	-0.09	0.01	3	-0.22	0.01	1	
-0.46	-0.06	6	-0.72	-0.07	5	-0.64	-0.07	6	-0.35	0.01	5	-0.64	0.02	2	
-0.06	-0.01	10	-0.11	-0.01	3	-0.09	-0.01	4	-0.02	0	24	-0.11	0	3	
0	0	65	0.06	0.04	72	0.04	0.04	68	0.01	0.07	33	0.01	0.01	53	
-0.05	-0.02	13	0.06	0.01	88	0	0	79	-0.04	0	15	-0.05	-0.01	22	
-0.03	0	6	-0.04	0	3	-0.06	0	1	-0.01	0	15	0	0	55	
-0.02	-0.01	24	0.10	0.01	90	0.06	0	90	-0.03	0	15	-0.05	-0.01	19	
0.05	0	94	-0.02	0.01	4	-0.02	0.01	3	0	0	28	0	0	27	
0	0	67	0.08	0.05	69	0.05	0.05	66	0.02	0.11	34	0.01	0.02	60	
0.01	0	89	0.07	0.01	91	0.05	0.01	88	0.01	0.02	61	0	0.01	64	
0	0.01	27	0	0.04	51	0	0.04	47	0.01	0.08	39	0.01	0.01	68	
-0.83	0	0	-0.13	-0.01	7	-0.11	0	8	-0.19	0.02	3	-0.03	0.01	7	
Commercial and industrial loans															
0.23	0.11	75	0.03	0.19	30	0.04	0.17	26	0.73	0.47	78	0.28	0.37	49	
1.41	0.76	83	0.82	0.72	63	0.79	0.71	61	0.48	1.13	27	1.81	1.17	77	
5.71	1.94	95	2.94	2.27	75	3.11	1.84	81	2.97	2.92	48	3.16	3.11	47	
0	0.02	50	0	0.02	49	-0.01	0.02	23	0	0.19	35	0	0.08	37	
0.19	0.13	75	0.04	0.09	58	0.05	0.10	62	0.05	0.15	54	0.14	0.15	64	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		111,240		89,478		113,204		102,145		38,072
90+ days past due loans and leases		30,082		30,496		59,563		22,229		27,953
Nonaccrual loans and leases		297,629		354,611		282,033		388,566		166,352
Total past due and nonaccrual loans and leases		438,951		474,585		454,800		512,940		232,377
Restructured 30–89 days past due		1,850		1,635		1,084		2,344		5,836
Restructured 90+ days past due		12,927		5,928		8,982		5,033		6,844
Restructured nonaccrual		104,830		109,433		88,813		142,201		84,187
Total restructured loans and leases		119,607		116,996		98,879		149,578		96,867
30–89 days past due loans held for sale		3,044		6,197		5,423		3,174		3,732
90+ days past due loans held for sale		6,509		14,321		19,604		6,199		6,484
Nonaccrual loans held for sale		5,598		7,417		6,880		2,566		3,932
Total past due and nonaccrual loans held for sale		15,151		27,935		31,907		11,939		14,148
Restructured loans and leases in compliance		115,029		158,995		141,959		196,133		155,736
Other real estate owned		3,779		7,499		4,472		16,612		17,838
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.19	0.33	41	0.16	0.29	33	0.20	0.32	39	0.17
90+ days past due loans and leases	0.05	0.10	61	0.05	0.09	63	0.11	0.10	71	0.04
Nonaccrual loans and leases	0.51	0.37	75	0.63	0.54	67	0.50	0.46	61	0.66
90+ days past due and nonaccrual loans and leases	0.56	0.52	64	0.68	0.68	60	0.61	0.62	60	0.69
30–89 days past due restructured	0	0.01	58	0	0.01	58	0	0.01	53	0
90+ days past due restructured	0.02	0.01	87	0.01	0	84	0.02	0	87	0.01
Nonaccrual restructured	0.18	0.09	82	0.19	0.12	75	0.16	0.10	74	0.24
30–89 days past due loans held for sale	0.01	0	87	0.01	0	90	0.01	0	87	0.01
90+ days past due loans held for sale	0.01	0	90	0.03	0	93	0.03	0	93	0.01
Nonaccrual loans held for sale	0.01	0	87	0.01	0	86	0.01	0	87	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.19	0.33	41	0.16	0.29	33	0.20	0.32	39	0.17
90+ days past due assets	0.05	0.10	61	0.05	0.09	63	0.11	0.10	71	0.04
Nonaccrual assets	0.51	0.37	73	0.63	0.55	67	0.50	0.47	61	0.66
30+ days past due and nonaccrual assets	0.76	0.89	57	0.84	1	51	0.81	0.97	50	0.87
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.41	0.33	72	0.43	0.40	65	0.38	0.36	64	0.49
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.35	70	0.44	0.42	61	0.39	0.37	63	0.51
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.54	0.38	73	0.60	0.48	70	0.49	0.41	67	0.72
Allowance for loan and lease losses	64.90	55.46	68	72.02	67.85	62	65.44	62.64	62	63.19
Equity capital + allowance for loan and lease losses	4.98	3.63	76	5.89	4.12	78	4.94	3.60	73	6.78
Tier 1 capital + allowance for loan and lease losses	4.96	3.90	71	6.76	4.89	75	5.65	4.30	72	7.86
Loans and leases + other real estate owned	0.74	0.61	66	0.94	0.82	63	0.78	0.71	62	1.03

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.23	51	0.23	0.25	55	0.25	0.26	53	0.25	0.39	41	0.21	0.38	30
	90+ days past due		0.07	0.11	73	0.09	0.12	72	0.17	0.12	80	0.07	0.16	60	0.17	0.16	75
	Nonaccrual.....		0.56	0.41	73	0.64	0.60	63	0.55	0.52	66	0.73	0.76	57	0.58	0.46	66
Commercial and industrial	30–89 days past due		0.28	0.29	59	0.10	0.24	34	0.19	0.24	53	0.09	0.23	26	0.04	0.31	12
	90+ days past due		0.04	0.06	63	0.01	0.02	58	0.04	0.04	69	0	0.03	36	0.01	0.05	42
	Nonaccrual.....		0.63	0.47	69	0.79	0.65	68	0.67	0.57	68	0.76	0.75	57	0.90	0.83	62
Individuals	30–89 days past due		0.50	0.83	38	0.38	0.60	42	0.51	0.63	46	0.91	0.83	59	0.87	0.83	51
	90+ days past due		0.15	0.10	72	0.13	0.08	77	0.16	0.09	77	0.17	0.14	70	0.47	0.17	83
	Nonaccrual.....		0.90	0.17	94	0.32	0.17	81	0.42	0.17	86	0.24	0.28	59	0.10	0.17	51
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		0	0.09	29	0.13	0.11	67	0.19	0.07	75	0.03	0.17	58	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0.02	0.49	50	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.01	0.13	41	0.04	0.11	51	0.06	0.12	62	0.02	0.18	42	0	0.20	14
	90+ days past due		0	0.01	33	0.01	0.01	80	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.08	0.06	72	0.39	0.13	83	0.10	0.09	72	0.30	0.15	75	0.07	0.13	56

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.29	0.39	52	0.31	0.36	56	0.39	0.46	51	0.43	0.65	40	0.42	0.67	35
	90+ days past due	0.19	0.22	76	0.23	0.25	76	0.46	0.24	82	0.16	0.33	72	0.38	0.31	79
	Nonaccrual	1.35	0.58	85	1.30	0.76	83	1.27	0.71	84	1.44	0.89	79	1.28	0.73	85
Revolving	30–89 days past due	0.53	0.31	76	0.25	0.33	40	0.34	0.28	63	0.58	0.48	60	0.71	0.45	77
	90+ days past due	0.25	0.02	95	0.30	0.03	92	0.29	0.02	96	0.43	0.03	98	0.43	0.05	94
	Nonaccrual	2.48	0.86	88	2.74	1.05	85	2.59	1.18	84	2.39	1.13	84	4.15	1	91
Closed-end	30–89 days past due	0.25	0.41	47	0.33	0.36	56	0.40	0.49	53	0.40	0.65	36	0.34	0.70	27
	90+ days past due	0.18	0.25	73	0.21	0.27	76	0.49	0.26	82	0.10	0.38	62	0.36	0.35	77
	Nonaccrual	1.13	0.57	83	0.98	0.71	73	0.98	0.67	79	1.20	0.87	77	0.53	0.70	47
Junior lien	30–89 days past due	0.01	0.01	68	0.01	0.01	66	0.01	0.01	67	0.01	0.02	53	0.03	0.02	66
	90+ days past due	0	0	86	0	0	83	0.01	0	86	0	0	75	0.01	0	90
	Nonaccrual	0.06	0.02	83	0.07	0.04	74	0.06	0.03	78	0.08	0.04	77	0.14	0.04	89
Commercial real estate	30–89 days past due	0.13	0.13	66	0.17	0.16	66	0.16	0.15	68	0.13	0.26	45	0.06	0.18	30
	90+ days past due	0	0.01	29	0.01	0.01	61	0	0.01	58	0	0.02	50	0.02	0.03	65
	Nonaccrual	0.10	0.29	29	0.24	0.48	35	0.13	0.38	24	0.25	0.62	25	0.06	0.23	21
Construction and development	30–89 days past due	0.06	0.19	53	0.02	0.15	45	0.44	0.17	83	0.17	0.28	56	0.01	0.28	27
	90+ days past due	0	0.01	36	0.03	0.01	86	0	0.01	81	0	0.01	75	0	0.02	33
	Nonaccrual	0.02	0.14	50	0.32	0.31	74	0.06	0.20	49	0.44	0.41	74	0.04	0.20	39
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0.22	0.02	94	0.03	0.03	66	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	85	0	0	41
	Nonaccrual	0	0.01	32	0.01	0.02	68	0	0.01	32	0.05	0.03	80	0	0.02	30
Other	30–89 days past due	0.06	0.13	64	0.02	0.10	57	0.22	0.13	81	0.14	0.22	62	0.01	0.20	35
	90+ days past due	0	0	38	0.03	0	90	0	0	86	0	0	40	0	0.01	35
	Nonaccrual	0.02	0.12	57	0.31	0.25	78	0.06	0.16	59	0.39	0.35	72	0.04	0.17	45
Multifamily	30–89 days past due	0	0.04	28	0.03	0.09	61	0.10	0.07	73	0.34	0.09	84	0.05	0.08	62
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.06	65	0.06	0.13	63	0.07	0.17	67	0.09	0.11	63	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.16	0.10	75	0.22	0.12	75	0.13	0.13	67	0.09	0.23	44	0.07	0.14	33
	90+ days past due	0	0.01	33	0.01	0.01	62	0	0.01	31	0	0.02	26	0.02	0.03	66
	Nonaccrual	0.12	0.36	30	0.25	0.58	28	0.15	0.45	23	0.24	0.80	21	0.06	0.28	17
Owner Occupied	30–89 days past due	0.09	0.04	79	0.13	0.04	91	0.09	0.04	80	0.01	0.07	33	0.06	0.07	57
	90+ days past due	0	0	36	0.01	0	80	0	0	37	0	0	33	0.02	0.01	76
	Nonaccrual	0.07	0.12	44	0.11	0.20	39	0.10	0.17	40	0.12	0.27	27	0.04	0.16	24
Other	30–89 days past due	0.06	0.05	70	0.09	0.07	70	0.04	0.08	62	0.08	0.14	56	0	0.07	22
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.05	0.21	32	0.13	0.31	40	0.05	0.23	29	0.12	0.44	31	0.02	0.10	30
Farmland	30–89 days past due	0.34	0.09	88	0.18	0.13	77	0	0.10	31	0.24	0.11	81	0.24	0.23	68
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0.58	0.84	55
Credit card	30–89 days past due	1.09	1.22	58	1.05	0.79	70	0.75	0.81	37	0.82	0.95	36	1.05	1.19	32
	90+ days past due	0.67	0.50	62	0.72	0.40	74	0.91	0.45	77	0.80	0.63	58	1.15	0.78	66
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	5,147,689	5,204,512	5,075,823	5,419,949	3,126,119											
Retained earnings	3,338,881	2,883,791	3,004,561	2,453,095	1,798,442											
Accumulated other comprehensive income (AOCI)	-1,427,284	-240,637	-287,849	-140,084	-239,608											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	7,059,286	7,847,666	7,792,535	7,732,960	4,684,953											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	1,669,182	1,726,389	1,712,398	1,761,606	1,514,581											
Accumulated other comprehensive income-related adjustments	-1,427,284	-240,637	-287,849	-140,084	-239,608											
Other deductions from common equity tier 1 capital	887	845	1,031	1,067	1,044											
Subtotal:	6,816,501	6,361,069	6,366,955	6,110,371	3,408,936											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	6,816,501	6,361,069	6,366,955	6,110,371	3,408,936											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	919,886	426,323	426,323	376,721	95,624											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	294,816	294,816	294,816	294,816	255,890											
Additional tier 1 capital before deductions	1,214,702	721,139	721,139	671,537	351,514											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	1,214,702	721,139	721,139	671,537	351,514											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	143,259	141,921	142,256	229,648	139,579											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	497,615	429,317	424,991	426,526	48,449											
Allowance for loan and lease losses in tier 2 capital	315,080	312,016	262,537	496,678	206,407											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	955,954	883,254	829,784	1,152,852	394,435											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	955,954	883,254	829,784	1,152,852	394,435											
Exited advanced approach tier 2 capital																
Total capital	8,987,157	7,965,462	7,917,878	7,934,760	4,154,885											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	83,492,514	88,459,138	89,154,235	83,867,764	42,839,029											
Less: Deductions from common equity tier 1 capital	1,670,069	1,727,234	1,713,429	1,762,673	1,515,625											
Less: Other deductions	-236,488	-234,812	-242,388	-241,593	-260,042											
Total assets for leverage ratio	82,058,933	86,966,716	87,683,194	82,346,684	41,583,446											
Total risk-weighted assets	68,579,826	63,013,532	64,183,034	63,139,717	37,045,782											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	9.94	11.77	24	10.09	12.59	12	9.92	12.37	14	9.68	12.35	7	9.20	12.11	5	
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	
Tier 1 capital, column A	11.71	12.48	42	11.24	13.31	13	11.04	13.11	17	10.74	13.08	12	10.15	12.78	10	
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46	
Total capital, column A	13.10	14.27	33	12.64	15.21	8	12.34	14.91	8	12.57	15.23	8	11.22	14.36	2	
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	
Tier 1 leverage	9.79	9.22	70	8.14	9.07	24	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33	
Supplementary leverage ratio, advanced approaches HCs				6.74		6.90		6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			1,007			1,181			1,664			1,915			2,125	-14.73	-50.69	
Other insurance activities income			1,007			1,181			1,664			1,915			2,125	-14.73	-50.69	
Insurance and reinsurance underwriting income			0			0			0			0			0			
Premiums			0			0			0			0			0			
Credit related insurance underwriting			0			0			0			0			0			
Other insurance underwriting			0			0			0			0			0			
Insurance benefits, losses, expenses			0			0			0			0			0		-100.00	
Net assets of insurance underwriting subsidiaries			0			0			0			0			0			
Life insurance assets			1,119,014			1,128,827			1,126,454			1,118,401			852,696	-0.87	51.86	
Analysis Ratios																		
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.04	0.36	51	0.05	0.38	46	0.05	0.36	48	0.06	0.41	48	0.11	0.47	53			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.87	12.02	48	14.44	11.72	60	14.52	12	58	14.44	11.03	62	21.53	11.51	85			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	156,822	112,178	132,287	173,814	182,817
Real estate loans.....	68,927	101,633	102,235	173,269	21,780
Commercial and industrial loans	47,579	10,545	10,201	545	23,787
Loans to depository institutions and other banks acceptances	40,316	0	19,851	0	137,250
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	156,822	112,178	132,287	173,814	182,817
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....	39.80	20.31	75	-41.29	-0.16	11	-23.89	6.83	18	-4.92	-2.40	50	-30.22	22.48	7
Total selected assets.....	39.80	21.10	79	-41.29	3.36	11	-23.89	9.48	17	-4.92	2.04	37	-30.22	12.40	10
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		3,335	4,235	4,037	5,491	7,303	-21.25	-80.71
1–4 family residential loans		3,335	4,235	4,037	5,491	7,303	-21.25	-80.71
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0.01	0.02	
1–4 family residential loans		0	0	0	0	0.01	0.02	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		17.80	16.69	16.85	17.35	16.04		
Home equity lines		3.50	3.74	3.61	4.25	4.16		
Credit card receivables.....		0.17	0.19	0.19	0.20	0.32		
Auto loans and other consumer loans.....		0.60	0.65	0.67	0.71	0.55		
Commercial and industrial loans		26.85	26.25	26.35	27.52	25.91		
All other loans and leases.....		51.09	52.48	52.34	49.98	53.02		

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0.01	0.01	0.01	0.01	0.04		0.17
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	80	79	0	791	-100.00	-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	80	79	0	791	-100.00	-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	321	640	516	1,190	331	-49.84	-28.82
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	321	640	516	1,190	331	-49.84	-28.82
Total past due securitized assets.....	321	720	595	1,190	1,122	-55.42	-88.01
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	1.89	1.96	0	10.83
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	1.89	1.96	0	10.83
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	9.63	15.11	12.78	21.67	4.53
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	9.63	15.11	12.78	21.67	4.53
Total past due securitized assets percent of securitized assets	9.63	17	14.74	21.67	15.36
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.25	0.33	0.40	0.40	0.36
Home equity lines	0.53	0.25	0.34	0.58	0.71
Credit card receivables	1.09	1.05	0.75	0.82	1.05
Commercial and industrial loans	0.28	0.10	0.19	0.09	0.04
All other loans and leases	0.10	0.13	0.13	0.11	0.04
Total managed loans past due 30–89 days	0.19	0.16	0.20	0.17	0.12
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.18	0.22	0.50	0.11	0.37
Home equity lines	0.25	0.30	0.29	0.43	0.43
Credit card receivables	0.67	0.72	0.91	0.80	1.15
Commercial and industrial loans	0.04	0.01	0.04	0	0.01
All other loans and leases	0	0.01	0	0	0.01
Total managed loans past due 90+ days	0.05	0.06	0.11	0.04	0.09
Total Past Due Managed Assets	0.24	0.21	0.31	0.21	0.21
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.06	-0.11	-0.09	-0.02	-0.11
Home equity lines	-0.46	-0.72	-0.64	-0.35	-0.64
Credit card receivables	5.71	2.94	3.11	2.97	3.16
Commercial and industrial loans	0.23	0.03	0.04	0.73	0.28
All other loans and leases	0.06	0.06	0.05	0.02	0.09
Net Losses on Managed Assets Percent of Total Managed Assets	0.08	0	0	0.20	0.09

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		350,000	547,501	770,002	180,000	345,000	-36.07	105.88
Dividends		350,000	547,500	770,000	180,000	345,000	-36.07	105.88
Interest		0	1	2	0	0	-100.00	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		15,876	136	165	117	756	11573.53	1845.59
Dividends		15,876	136	165	117	756	11573.53	1845.59
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		365,876	547,637	770,167	180,117	345,756	-33.19	114.19
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		21,318	-22,827	-26,167	-134	724		26547.50
Total operating income		387,194	524,810	744,000	179,983	346,480	-26.22	126.56
Operating Expenses								
Personnel expenses		66,280	45,786	61,379	43,067	34,536	44.76	220.94
Interest expense		23,494	23,494	31,326	33,036	23,207	0.00	86.27
Other expenses		23,551	20,264	27,610	17,031	25,928	16.22	178.88
Provision for loan and lease losses		0	0	0	0	-925		
Total operating expenses		113,325	89,544	120,315	93,134	82,746	26.56	171.70
Income (loss) before taxes		273,869	435,266	623,685	87,006	264,051	-37.08	111.99
Applicable income taxes (credit)		-22,696	-28,953	-35,517	-18,326	-19,285		
Extraordinary items								
Income before undistributed income of subsidiaries		296,565	464,219	659,202	105,332	283,336	-36.12	97.52
Equity in undistributed income of subsidiaries		337,171	308,113	339,675	740,160	157,572	9.43	405.78
Bank subsidiaries		343,458	302,073	331,386	736,347	160,257	13.70	406.60
Nonbank subsidiaries		-6,287	6,040	8,289	3,813	-2,685		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		633,736	772,332	998,877	845,492	440,908	-17.95	192.31
Memoranda								
Bank net income		693,458	849,573	1,101,386	916,347	505,257	-18.38	191.62
Nonbank net income		9,589	6,176	8,454	3,930	-1,929	55.26	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	7,585,293	82.17	8,400,452	88.25	8,384,783	88.59	8,176,786	5,038,946	-9.70	183.03	
Common and preferred stock	7,585,293	82.17	8,400,155	88.25	8,381,224	88.56	8,176,434	5,038,909	-9.70	183.05	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	-100.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	297	0	3,559	0.04	352	37	-100.00		
Investment in nonbank subsidiaries	42,010	0.46	62,076	0.65	65,008	0.69	87,914	22,918	-32.32	95.70	
Common and preferred stock	41,996	0.45	62,068	0.65	65,003	0.69	87,902	22,906	-32.34	95.64	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	14	0	8	0	5	0	12	12	75.00		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	2,708	0.03	2,716	0.03	2,708	0.03	2,716	2,716	-0.29	24.68	
Securities	104,813	1.14	125,004	1.31	123,311	1.30	116,254	45,503	-16.15	5104.22	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,329,491	14.40	754,210	7.92	723,504	7.64	826,502	368,218	76.28	287.04	
Cash and due from unrelated depository institution	311	0	310	0	310	0	265	1,050	0.32		
Premises, furnishings, fixtures and equipment	233	0	300	0	282	0	349	20	-22.33	585.29	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	166,624	1.80	173,772	1.83	164,276	1.74	157,028	120,535	-4.11	-23.95	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	9,231,483	100.00	9,518,840	100.00	9,464,182	100.00	9,367,814	5,599,906	-3.02	182.46	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	497,656			
Borrowings with maturity over 1 year	797,805	8.64	796,454	8.37	796,792	8.42	795,442	0	0.17	62.87	
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	295,381	3.20	324,489	3.41	321,082	3.39	318,279	176,682	-8.97	55.65	
Balance due to subsidiaries and related institutions	150,806	1.63	160,528	1.69	147,575	1.56	242,583	144,991	-6.06	27723.99	
Total liabilities	1,243,992	13.48	1,281,471	13.46	1,265,449	13.37	1,356,304	819,329	-2.92	82.90	
Equity Capital	7,987,491	86.52	8,237,369	86.54	8,198,733	86.63	8,011,510	4,780,577	-3.03	208.62	
Perpetual preferred stock (income surplus)	1,013,534	10.98	519,971	5.46	519,971	5.49	470,370	95,624	94.92	959.92	
Common stock	335,460	3.63	338,662	3.56	333,485	3.52	346,894	194,668	-0.95	129.15	
Common surplus	4,812,229	52.13	4,865,850	51.12	4,742,338	50.11	5,073,055	2,931,451	-1.10	243.40	
Retained earnings	3,253,552	35.24	2,753,524	28.93	2,890,788	30.54	2,261,275	1,798,442	18.16	176.40	
Accumulated other comprehensive income	-1,427,284	-15.46	-240,638	-2.53	-287,849	-3.04	-140,084	-239,608			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	9,231,483	100.00	9,518,840	100.00	9,464,182	100.00	9,367,814	5,599,906	-3.02	182.46	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	3,959	0	0		
Loans and advances from nonbank subsidiaries	148,273	1.61	160,074	1.68	147,270	1.56	238,272	144,593	-7.37		
Notes payable to subsidiaries that issued TPS	143,259	1.55	154,564	1.62	142,256	1.50	229,648	139,579	-7.31		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	515	0.01	256	0	184	0	161	0	101.17		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	10.13	11.02	44	12.61	12.52	59	12.21	11.94	58	13.41	7.29	92	9.53	9.68	48	
Bank net income / Average equity investment in banks	11.62	11.60	54	13.70	12.35	63	13.29	11.80	65	14.68	7.45	92	10.34	10.51	56	
Nonbank net income / Average equity investment in nonbanks	20.72	9.71	78	10.68	13.18	55	11.32	13.12	56	7.64	9.75	54	-7.76	7.89	8	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55		
Bank net income / Parent net income	109.42	98.76	85	110	96.45	89	110.26	96.79	90	108.38	88.16	74	114.59	82.22	92	
Nonbank net income / Parent net income	1.51	2.50	64	0.80	3.22	51	0.85	3.40	51	0.46	3.59	44		5.93		
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	15.57	18.39	57	15.56	16.51	60	15.43	16.81	61	16.93	20.06	63	17.14	20.43	64	
Total debt / Equity capital	9.99	12.61	53	9.67	11.37	55	9.72	11.71	54	9.93	14.41	52	10.41	14.31	61	
Total debt + notes payable to subs that issued TPS / Equity capital	11.78	14.76	45	11.55	13.41	52	11.45	13.63	51	12.80	16.67	54	13.33	16.36	61	
Total debt + Loans guaranteed for affiliate / Equity capital	9.99	12.68	52	9.67	11.46	54	9.72	11.77	53	9.93	14.68	51	10.41	14.56	60	
Total debt / Equity capital – excess over fair value	9.99	12.75	53	9.67	11.47	55	9.72	11.81	54	9.93	14.52	52	10.41	14.51	61	
Long-term debt / Equity capital	9.99	11.91	53	9.67	10.65	55	9.72	10.95	54	9.93	13.56	52	0	13.04	13	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	10.41	1.02	93	
Current portion of long-term debt / Equity capital	0.01	0.09	85	0	0.10	81	0	0.06	82	0	0.06	82	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	49.90	39.59	56	50.13	40.69	55	49.97	39.86	54	47.47	34.67	60	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	95.49	104.01	11	102.73	103.15	51	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67	
Total investment in subs / Equity capital	95.49	109.29	6	102.73	108.29	42	103.06	108.40	43	103.16	110.16	38	105.88	111.07	53	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.43	0.39	9	0.22	0.27	52	0.25	0.29	53	0.30	0.47	47	0.64	0.36	65	
Equity investment in subs – equity cap / Net income-div (X)		1.15		0.34	0.85	31	0.39	1.05	27	0.45	1.82	18	1.09	1.22	50	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	121.32	130.36	50	159.39	152.56	65	169.13	152.85	63	61.30	136.59	11	146.43	177.68	43	
Cash from ops + noncash items + op expense / Op expense + dividend	128.52	118.32	58	173.81	155.61	66	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	274.04	105.80	93	92.13	94.59	41	91.04	98.54	38	159.12	134.08	72	122.85	116.34	61	
Pretax operating income + interest expense / Interest expense	1,265.70	1,565.66	57	1,952.67	1,645.53	74	2,090.95	1,835.33	70	363.37	2,016.32	22	1,237.81	1,968.54	48	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,082.84	1,454.22	53	1,527.34	1,896.20	62	1,683.24	1,770.77	65	312.91	1,539.23	21	945.67	1,632.83	41	
Dividends + interest from subsidiaries / Interest expense + dividends	124.25	150.57	48	180.40	174.48	65	192.21	174.12	63	56.33	150.43	12	166.98	210.80	41	
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)	25.65	26.99	62	25.99	40.79	56	26.68	47.61	56	35.87	35.64	75	71.11	57.11	84	
Other Ratios																
Net assets that reprice within 1 year / Total assets	13.32	3.60	91	6.01	3.29	73	6.63	3.44	72	7.67	3.85	77	-3.37	2.64	11	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due	0	0.30	46	0	0.60	47	0	0.17	46	0	0.10	46	0	0.04	43	
Nonaccrual	0	0.65	42	0	1.04	44	0	0.92	42	0	1.03	40	0	0.54	40	
Total	0	0.95	38	0	1.64	41	0	1.09	39	0	1.13	37	0	0.58	34	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.05	1.77	46	0.07	1.76	48	0.06	1.76	51	0.09	2.66	50	0.06	5.62	41	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct										
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	91.37	70.90	69	60.33	69.90	44	56.03	66.37	43	272.18	81.10	93	64.89	57.84	65	
Dividends declared / Net income	42.76	31.93	72	36.26	27.22	70	36.98	28.27	68	33.91	42.29	39	41.70	33.08	67	
Net income – dividends / Average equity.....	5.80	7.51	35	8.04	9.25	45	7.69	8.62	43	8.86	4.14	88	5.56	6.46	39	
Percent of Dividends Paid																
Dividends from bank subsidiaries	129.16	133.26	53	195.48	160.45	70	208.47	155.92	69	62.79	132.17	24	187.64	178.13	53	
Dividends from nonbank subsidiaries	5.86	2.76	81	0.05	6.19	47	0.04	4.90	46	0.04	3.41	50	0.41	7.53	52	
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries	135.02	183.35	45	195.53	213.42	62	208.51	203.53	62	62.83	174.85	15	188.05	260.40	41	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	50.47	43.79	57	64.44	43.30	67	69.91	45.96	71	19.64	60.28	14	68.28	66.55	51	
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	50	0	0.11	48	0	0.36	20	0	0.54	18	
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries	50.47	52.71	57	64.44	48.70	66	69.91	51.33	69	19.64	62.88	14	68.28	69.36	45	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	165.56	47.96	93	2.20	66.90	23	1.95	62.63	18	2.98	56.39	38		82.95		
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32		20.25		
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39		1.92		
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46		1.06		
Operating income from nonbank subsidiaries	165.56	64.26	91	2.20	94.31	10	1.95	87.22	7	2.98	79.84	21		150.41		
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23		
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54		
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36		
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29		
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	90.39	67.73	47	104.32	72.55	99	103.49	74.16	99	100.01	69.76	99	99.57	67.32	81	
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	47	0	0.23	46	0	0.63	20	0	0.80	18	
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	90.39	81.70	34	104.32	82.68	99	103.49	83.13	99	100.01	82.20	97	99.57	78.80	72	
Dividends from nonbank subsidiaries		4.10	2.90	80	0.03	3.56	45	0.02	3.07	44	0.07	1.95	53	0.22	2.65	53
Interest income from nonbank subsidiaries.....		0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries		0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....		0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries		4.10	4.41	73	0.03	5.69	32	0.02	4.67	31	0.07	4.70	40	0.22	7.29	40
Dividends from subsidiary holding companies.....		0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies		0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....		0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....		0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....			284.57			152.66			158.10			135.13		29.05	83.37	48
Loans and advances from subsidiaries / Total debt		18.59	27.96	55	20.10	28.03	55	18.48	26.38	56	30.45	27.08	61	29.05	28.33	63